

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Lynnette Echols

Debtor(s)

Case No. 15-31104

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/11/2015.
- 2) The plan was confirmed on 12/11/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/24/2017.
- 5) The case was dismissed on 03/10/2017.
- 6) Number of months from filing to last payment: 13.
- 7) Number of months case was pending: 20.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$2,665.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$10,670.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$10,670.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,569.89
Court Costs	\$0.00
Trustee Expenses & Compensation	\$498.58
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,068.47

Attorney fees paid and disclosed by debtor: \$430.11

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICASH LOANS LLC	Unsecured	4,345.53	6,255.01	6,255.01	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	390.40	390.40	390.40	0.00	0.00
MONTEREY COLLECTION	Unsecured	0.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMERICA	Unsecured	250.00	250.00	250.00	0.00	0.00
QUANTUM3 GROUP	Unsecured	NA	300.30	300.30	0.00	0.00
REAL TIME RESOLUTIONS	Unsecured	40,616.00	40,615.94	40,615.94	0.00	0.00
OPRAH MAGAZINE	Unsecured	18.00	NA	NA	0.00	0.00
SANTANDER CONSUMER FINANCE	Unsecured	19,510.62	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	15,844.00	NA	NA	0.00	0.00
STELLAR RECOVERY INC/COMCAST	Unsecured	260.00	NA	NA	0.00	0.00
TSI/980	Unsecured	11,791.00	NA	NA	0.00	0.00
UNIVERSITY OF CHICAGO	Unsecured	219.72	NA	NA	0.00	0.00
VALLEY VIEW DENTAL	Unsecured	71.45	NA	NA	0.00	0.00
COMCAST	Unsecured	259.64	NA	NA	0.00	0.00
DUPAGE MEDICAL GROUP	Unsecured	511.00	NA	NA	0.00	0.00
GROVE DENTAL	Unsecured	120.60	NA	NA	0.00	0.00
MCSI INC	Unsecured	200.00	NA	NA	0.00	0.00
MERCHANTS CR/EDWARD HOSPITAL	Unsecured	368.00	NA	NA	0.00	0.00
MONTEREY COL	Unsecured	3,334.00	NA	NA	0.00	0.00
ARMOR SYSTEMS/DUPAGE SURGICAL	Unsecured	71.00	NA	NA	0.00	0.00
ATG CREDIT/NAPERVILLE RADIOLOGICAL	Unsecured	276.00	NA	NA	0.00	0.00
BANFIELD PET HOSPITAL	Unsecured	415.45	NA	NA	0.00	0.00
CITIBANK	Unsecured	1,109.08	NA	NA	0.00	0.00
SELECT PORTFOLIO SERVICING	Secured	25,216.59	6,601.53	6,601.53	6,601.53	0.00
SELECT PORTFOLIO SERVICING	Secured	0.00	0.00	0.00	0.00	0.00
VATIV RECOVERY SOLUTIONS LLC	Unsecured	NA	1,642.39	1,642.39	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WAUKEGAN LOAN MANAGEMENT	Unsecured	502.51	377.49	377.49	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$6,601.53	\$6,601.53	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$6,601.53	\$6,601.53	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$49,831.53	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,068.47</u>	
Disbursements to Creditors	<u>\$6,601.53</u>	
TOTAL DISBURSEMENTS :		<u>\$10,670.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/12/2017

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.